

# BEAUTY PROFESSIONAL INSURANCE

## SUMMARY OF COVER

This document is a guide to the cover provided under your Beauty Professional Insurance policy. It is only a summary and your Certificate of Insurance (which indicates operative sections) and any endorsements that apply. A copy of your insurance policy wording can be obtained online at [www.beautyprofessionalinsurance.ie](http://www.beautyprofessionalinsurance.ie) or by contacting your Insurance Advisor.

**Public and Products Liability cover is a compulsory section of this policy. The other sections are optional.**

InEvexco Limited administers this insurance policy on behalf of Ascot Underwriting Limited

Type of Insurance      Package for Beauty Professionals including Nail Technicians and Hair Stylists

Period of Cover      12 Months or as shown on the Certificate of Insurance

The law which applies to the contract      Irish Law applies unless agreed otherwise

### PUBLIC AND PRODUCTS LIABILITY

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>This section covers your legal liability arising out of accidental Injury to members of the public or accidental loss of or damage to their property resulting directly from the business within the Territorial Limits during the period of insurance (including claimants' costs and expenses)</p> <p>Legal defence costs in defending a claim are also insured, subject to our agreement</p> <p>The standard Limit of Cover provided for Public Liability is €5,000,000 for any one event except for liability arising from Treatments which is €5,000,000 for any one period of insurance.</p> <p>The standard Limit of Cover provided for Products Liability is €5,000,000 for any one period of insurance.</p>	<p>Territorial Limits: The Republic of Ireland and any member country of the European Union</p> <p><b>Exclusions:</b></p> <p>Liability</p> <ul style="list-style-type: none"> <li>Arising from work in or on or in connection with: <ul style="list-style-type: none"> <li>docks, harbours or railways</li> <li>watercraft or offshore gas or oil installations</li> <li>chemical or petrochemical works, oil or gas refineries or storage facilities</li> <li>aircraft, airports or airfields</li> <li>collieries, mines or quarries</li> <li>power stations</li> <li>any installation where nuclear processing is undertaken</li> </ul> </li> <li>Arising from work or visits offshore</li> <li>For damage to property in your custody or control or being worked upon</li> <li>From design or advice given for a fee</li> <li>For costs incurred in recalling, repairing or replacing any product or of rectifying defective workmanship</li> <li>For gradual pollution or contamination</li> <li>Arising from removal, handling or disposing of asbestos</li> <li>Arising from fraud forgery or deception</li> <li>For the first €200 of every Third Party Property Damage claim</li> <li>Arising from the hiring out of equipment</li> <li>In connection with Salon premises owned leased or rented by you or in which you are working other than where a formal contract exists between you and the Salon owner making you responsible for maintenance of the Salon or any equipment provided by the owner of the Salon</li> <li>arising from any Product or other goods imported from outside the European Union by you or any Product or Treatment which cannot demonstrate safety testing in accordance with the standards of the European Union.</li> </ul> <p>Warranties applicable to individual Treatments must be complied with</p>	<p>Public and Products Liability</p> <p>"Injury" is defined in the Definitions</p> <p>Public and Products Liability</p> <p>"Treatments" is defined in the Definitions</p> <p>"Offshore" is defined in the Definitions</p> <p>"Products" is defined in the Definitions</p> <p>Public and Products Liability</p> <p>"Salon" is defined in the Definitions</p> <p>The Certificate of Insurance shows the Limit of Indemnity (Cover), details of Standard Treatments covered and any Additional Treatments added by you</p>

<b>PUBLIC AND PRODUCTS LIABILITY (continued)</b>		
<b>Significant Features and Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Section of the Policy that contains further details</b>
The Retroactive Public and Products Extension extends the Cover provided by this policy in respect of Injury caused prior to the start of your policy	<ul style="list-style-type: none"> <li>Only applies if the claim is first made during this Period of Insurance</li> <li>Only applies if the you are unable to establish the identity or existence of a previous Insurer or you are unable to obtain cover under a previous Policy (see Policy for full conditions)</li> <li>Will not apply to any cause happening before the Retroactive Date</li> </ul>	<p>Public and Products Liability</p> <p>"Retroactive Date" is explained within this Extension</p>
The Non Injury Treatment Extension provides cover where no Injury has occurred, for breach of professional duty consequent upon any neglect error or omission in providing advice or Treatment	<ul style="list-style-type: none"> <li>A claim must first be made in writing against you</li> <li>The claim must be notified to Us during the Period of Insurance</li> <li>We will not be liable for the first <b>10%</b> of any claim or any cause happening before the Retroactive date</li> <li>We will not be liable for any amount in excess of €50,000 in respect of all losses occurring in the aggregate in any one period of insurance</li> </ul>	<p>Public and Products Liability</p> <p>"Retroactive Date" is explained within this Extension</p>
Legal costs and expenses incurred for representation at any coroners inquest or inquiry in respect of any death which may be the subject of indemnity	<ul style="list-style-type: none"> <li>Costs and expenses must be incurred with our written consent</li> </ul>	Public and Products Liability Extensions
The Indemnity to Principal Extension will cover any Principal for legal liability arising out of work carried out by you under a contract or agreement so long as cover would have been provided had the claim been made against you	<ul style="list-style-type: none"> <li>The Principal must comply with the terms and conditions of the Policy</li> <li>We must have full control of all claims</li> </ul>	<p>Public and Products Liability Extensions</p> <p>"Principal" is defined within the Extension</p>

<b>PROPERTY / EQUIPMENT SECTION</b>		
<b>Significant Features and Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Section of the Policy that contains further details</b>
<p>Loss of or damage to</p> <p>Stock Equipment Fixtures Fittings Computer Equipment and all other equipment used in connection with your Trade or Business either your property or hired in for which you are responsible</p> <p>Limit not exceeding €5,000 any one event</p>	<p>Cover applies anywhere in the European Union</p> <p>Excess <b>€50</b> each and every loss</p> <p><b>Exclusions:</b></p> <p>Theft from unattended vehicles overnight unless in a securely locked garage or alarmed vehicle with an approved alarm</p> <p>Theft of unattended moveable property in the open</p> <p>Theft from any building not involving forcible and violent entry into or exit from such building</p> <p>Theft from open sided or open backed vehicles / trailers</p>	<p>Property / Equipment Section</p> <p>Property / Equipment Section</p>

<b>GENERAL EXCLUSIONS and CONDITIONS</b>		
<b>Significant Conditions</b>	<b>Significant Exclusions</b>	<b>Section of the Policy that contains further details</b>
<p><b>CONDITIONS</b></p> <p>You must comply with the conditions of the policy explained in the General Conditions section of the policy wording for cover to apply.</p> <p>These include:</p> <ul style="list-style-type: none"> <li>• your duty to take reasonable precautions to prevent injury, loss or damage</li> <li>• actions you must take as soon as you are aware of a possible claim under the policy.</li> </ul>	<p><b>EXCLUSIONS</b></p> <p>The policy excludes loss, damage, injury or liability arising from or relating to:</p> <ul style="list-style-type: none"> <li>• Nuclear or radioactive materials or incidents</li> <li>• Acts of War</li> <li>• Acts of Terrorism</li> <li>• Loss, damage or liability that is more specifically insured</li> <li>• Fines, penalties and punitive damages</li> </ul>	<p>General Exclusions or General Conditions (as appropriate)</p>

**This insurance is underwritten and administered by Inevexco Ltd on behalf of Ascot Insurance Limited. Should you have a query regarding this insurance please contact:**

InEvexco Limited  
PO Box 431  
West Malling  
ME6 9GY

Phone: **1800 812 670**

Email: **info@beautyprofessionalinsurance.ie**

**If, however, you have a query in relation to a claim, contact:**

Woodgate and Clarke  
The Red House  
King Street  
West Malling  
ME19 6QT

Phone: **01732 520270**

Email: **claim@woodgate-clark.co.uk**

#### **How to make a complaint**

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list. Please tell us your name and your claim number or policy number and the reason for your complaint. We may record phone calls.

**For complaints about claims, contact the Claims Director at:**

Woodgate and Clarke  
The Red House  
King Street  
West Malling  
ME19 6QT

Phone: **01732 520270**

Email: **complaintsdept@woodgate-clark.co.uk**

**For complaints about your policy, contact the InEvexco Limited at:**

**InEvexco Limited**  
PO Box 431  
West Malling  
ME6 9GY

Phone: **1800 812 670**

Email: **info@beautyprofessionalinsurance.ie**

We promise to:

- Acknowledge your complaint within three days of receiving it;
- Have your complaint reviewed by a senior member of staff;
- Tell you the name of the person managing your complaint; and
- Respond in full to your complaint within 28 days. If this is not possible for any reason, we will write to you to explain why we have not been able to settle the matter quickly. We will also let you know when we will contact you again.

Calls to 1800 numbers are free from any landline in the Republic of Ireland. Calls to 0044 870 numbers will cost no more than calls to 01 or 02 numbers in the UK. Calls from mobile phones may cost more. Calls to 0844 numbers cost less than 5p per minute from a BT line. Other network charges will vary.

## Complaints to Lloyd's

If **You** remain dissatisfied and wish to make a complaint, **You** can do so at any time by referring the matter to the Complaints Team at Lloyd's.

The address of the Complaints Team at Lloyd's is:

Complaints, Lloyd's, One Lime Street, London EC3M 7HA  
Tel: 020 7327 5693 Fax: 020 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com) Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

## Complaints to the Financial Ombudsman Service

If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

Its address is:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9GE

Phone: **08000 234 567** if calling from a landline or switchboard **020 7964 1000** if calling from a mobile

**You** can visit the Financial Ombudsman Service website at [www.fos.org.uk](http://www.fos.org.uk)

The ombudsman's service is available to personal policyholders. Their service is also open to charities, trustees and small businesses with income or assets within defined limits. **You** can get more information from **Us** or the ombudsman.

If **You** take any of the action mentioned above, it will not affect **Your** right to take legal action.

If **You** have purchased **Your** policy online **You** can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

## Regulation

InEvexco Ltd are authorised and regulated by the Financial Conduct Authority no. 579079. Ascot Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check their website [www.fca.org.uk](http://www.fca.org.uk), which includes a register of all the firms they regulate. Or you can phone them on **0800 111 6768**.

InEvexco Ltd  
Authorised and regulated by the Financial Conduct Authority no. 579079  
Registered office address 39 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4SD

Ascot Insurance Limited  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

## Warranties applicable to Standard Treatments

You warrant that

- 1 Sterilisation**  
all open-blade razors or needles shall be brand new or shall be sterilised thoroughly prior to commencing any **Treatment** on every customer
- 2 Qualifications**  
**You** hold the relevant certificates and or qualifications applicable to all **Treatments** provided. Unless otherwise agreed by **Us You** will hold a relevant level 2 or higher hair/beauty/nails/ qualification.  
  
For Advanced treatments and electrical treatments **You** will hold a level 3 beauty qualification and manufacturers training plus any additional qualification mentioned in the Advanced Treatments section of this wording.  
  
Qualifications gained from online training **will not** be accepted.  
  
In respect of hair extensions **You** must hold a full hairdressing qualification in addition to the relevant method.
- 3 Manufacturer's Instructions**  
any equipment and products for the performance of **Treatments** will be used by **You** in accordance with manufacturer's instructions
- 4 Age Restriction**  
**You** will obtain written consent from the parent or guardian of any person under the age of 16 prior to performing any **Treatment** unless otherwise stated in this policy.  
  
**You** will not apply Acrylic Nails to anyone under the age of 14  
  
**You** will not perform the applicable advanced treatments on anyone under the age of 18
- 5 Nail Extensions**  
**You** will check that the client is not allergic to acrylics or plastics prior to applying false nails or nail extensions and before proceeding with the treatment.  
  
**You** will not apply false nails or acrylic nail extensions to any person under the age of 14.
- 6 Alpha Hydroxy Acid & Beta Hydroxy Acid Treatments**  
Prior to AHA or Enerpeel PA or Glycolic or Gly Derm **Treatments** being performed each client will be given full after-care instructions by **You** and will sign a record card to the effect that the client will carry out the after-care. Maximum concentration of Glycolic or Alpha Hydroxy Acids must not exceed 43% by volume unbuffered /esterified unless agreed in writing by **Us**  
  
**Alpha Hydroxy Acids (AHA) are defined as**  
(a) glycolic acid  
(b) lactic acid  
(c) malic acid  
(d) citric acid  
(e) glycolic acid plus ammonium glycolate  
(f) alpha-hydroxyethanoic acid plus ammonium alpha- hydroxyethanoate  
(g) alpha-hydroxyoctanoic acid  
(h) hydroxycaproic acid  
(i) mixed fruit acid  
(j) tartaric acid  
(k) tri-alpha hydroxy fruit acids  
(l) triple fruit acid  
(m) sugar cane extract  
(n) alpha hydroxy and botanical complex  
(o) l-alpha hydroxy acid  
(p) glycomer in crosslinked fatty acids alpha nutrium (three AHAs)  
  
**Beta Hydroxy Acids are defined as**  
(a) salicylic acid and related substances such as salicylate sodium  
(b) salicylate and willow extract  
(c) beta hydroxybutanoic acid  
(d) tropic acid  
(e) triethocanic acid
- 7 Dietary and Nutritional Advice**  
**You** will ensure that the client obtains consent from their General Practitioner prior to commencing a slimming diet under **Your** advice or instruction
- 8 Ear Piercing**  
**You** will not perform ear piercing other than to the soft non-cartilaginous part of the ear lobe using a system designed to protect the gun instrument from contamination using pre-sterilised ear studs and back clasps
- 9 Electrical Epilation**  
**You** will use a new sterile needle (which will be disposed of immediately into a sharps container once treatment is completed) for each client in respect of short wave diathermy
- 10 Eyelash And Eyebrow Tinting Including Semi-Permanent Mascara**  
**You** will perform a sensitivity patch test on the client using the exact substance that is to be applied during the eyelash or eyebrow treatment at least 24 hours before applying the client's eyelash or eyebrow for the first time and will not proceed with the treatment if the results of the test are not satisfactory
- 11 Sunbed Equipment**  
(a) **Treatment** must be carried out in a **Salon**

- (b) **You** must comply with the Sunbeds (Regulation) Act 2010
- (c) there must be no more than a combined maximum of two sunbeds or tancabs within the **Salon**
- (d) the **Salon** must not be a Sunbed or Tanning salon only
- (e) **You** will ensure that prior to each time clients use sun bed equipment
  - (i) each client is given full instructions
  - (ii) each client reads the tanning equipment notice and signs a record to that effect each time they use the sun bed equipment
- (f) No clients under the age of 18 are permitted to use the equipment

**12 Toning Tables**

**You** must

- (a) have received training in the use of toning tables, power plates and vibro plates
- (b) take from the client their medical history and undertake a written consultation prior to use
- (c) ensure that the client signs the record card prior to each time they use the equipment stating that they are not suffering from any injury or medical condition that could be affected by the use of toning tables
- (d) display prominently the manufacturer's instructions
- (e) supervise use of toning tables and will remain on the premises continuously while the equipment is in use

**13 Hair Colouring including Bikini Hair Colouring**

**You** will perform a sensitivity patch test on the client using the exact substance that is to be applied during the Hair Colouring or Bikini Hair Colouring at least 24 hours prior to treating the client for the first time and will not proceed with the treatment if the results of the test are not satisfactory

**14 Pregnancy Massage**

**You** must

- (a) have the client's General Practitioner or Midwife's consent prior to treatment
- (b) not massage over the abdomen
- (c) not carry out treatment during the first trimester (12 weeks)
- (d) not massage pressure points on both sides of the ankles nor massage the webbing between thumb and index finger

**15 Baby Massage**

**You** must use a doll when teaching the parents/guardians how to carry out baby massage treatment

**16 Waxing**

**You** must hold the relevant qualification certificate for the waxing treatment carried out

**17 Omnilux Treatments**

**You** do not practise any Omnilux Revive or Omnilux Plus treatments other than skin rejuvenation or any form of Omnilux Blue or Omnilux PDT treatment

**18 Face and Body Painting**

A parent /guardian or responsible adult must be present to verbally consent to the face painting of a minor  
No face painting may be carried out on any minor under the age of two years

**You** must

- (a) use only paints which have been specifically formulated as cosmetics for use on the face /body and are EU compliant
- (b) ensure adequate precautions will be taken to prevent infection from dirty water & brushes and cross infection from sponges already used on other persons
- (c) ensure no painting will be done in close proximity to the eyes, open wounds, cold sores or other skin conditions

**19 Glitter Tattoos**

A parent guardian or responsible adult will be present to verbally consent to the application of the glitter tattoo on a minor  
No glitter tattoos may be applied to any minor under the age of three years

**You** must

- (a) only use cosmetic grade glitter and cosmetic grade glue which have been specifically formulated for use in the application of glitter tattoos and are EU compliant
- (b) check for latex allergies prior to the application of any glitter tattoo
- (c) ensure adequate precautions will be taken to prevent infection from dirty water sponges & brushes and cross infection from any equipment already used on other persons
- (d) not apply any glitter tattoo above the neck line or to the face or to any person who has open wounds, cold sores or other skin conditions

**20 Su-Do Body Art and Henna Body Art**

**You** will perform a sensitivity patch test on the client using the exact substance that is to be applied during the Su-Do Body Art or Henna Art treatment at least 24 hours prior to treating the client and will not proceed with the treatment if the results of the test are not satisfactory

**21 Hartuderm Anti-Wrinkle Treatment**

**You** will use a new sterile needle (which will be disposed of immediately into a sharps container once treatment is completed) for each client

**22 Thai Foot Massage**

**You** will not

- (a) under any circumstances carry out the treatment on persons that
  - (a) have infectious disorders of the feet
  - (b) have severe bruising to the feet
  - (c) are in the first trimester of pregnancy
  - (d) are under the influence of drugs and/or alcohol
  - (e) have a fever or contagious disease
- (b) unless approval has been obtained in writing from their General Practitioner carry out the **Treatment** on persons that
  - (a) have severe circulatory problems such as high or low blood pressure
  - (b) are in the second or third trimester of pregnancy
  - (c) have arthritis of the feet

- (d) are diabetic
- (e) have recently suffered haemorrhage or swellings
- (f) have recently had an operation
- (g) are receiving medical treatment or have a condition that might be affected by **Treatment**

**23 Thermo Auricular Therapy (Ear Candles)**

the ear candles used incorporate a safety filter

**24 Sports Massage**

must be carried out by a person who holds Level 3 of the National Qualifications Framework or equivalent qualification and a pre-treatment questionnaire must be completed by the client prior to treatment being given

**25 Hair Extensions**

Cover for the application of Hair Extensions will only be provided to fully qualified Hairdressers and Hair Stylists and cover will not be extended to include the extensions themselves only the application of

**26 Sauna/Steam Room Treatments**

**You** will ensure that

- (a) All floors that are likely to become damp or wet have non-slip surfaces
- (b) Instructions are given to all customers as to the method of safe use of the facilities
- (c) **You** supervise the use of equipment at all times and will remain in the salon continuously while the equipment is in use

**27 Sharps Disposal**

**You** will ensure that all clinical waste is disposed of into a sharps container immediately after use and further disposed of by an appropriately qualified waste contractor or other approved method according to the currently recognised professional standard

**28 Patch Testing**

**You** will carry out relevant patch testing in accordance with training and manufacturer's instructions and

- (a) Before the provision of the clients first treatment
- (b) After a change in their medical history
- (c) When **You** change any preparations used in tinting treatments or change the manufacturer of the tinting preparations
- (d) At intervals of not more than 12 months
- (e) In accordance with those terms already specified previously

**You** will carry out patch testing in respect of the following treatments:

- (a) Laser Treatments
- (b) Intense Pulsed Light (IPL)
- (c) Tinting/Colouring (including semi-permanent mascara)
- (d) Micropigmentation
- (e) TCA Peels

**You** will not provide treatment following any allergic reaction to a skin test.

**29 Record Keeping**

- (a) **You** will adequately record each treatment given to each client
- (b) The record will include full details of the consultation process, the treatment, the result of the treatment and any aftercare instructions given where appropriate
- (c) **You** will keep the record for at least 7 years following the last occasion on which treatment was given. In the case of treatment to minors, **You** will keep records for at least 7 years after they reach the age of 18.
- (d) In the case of trial or demonstration sessions undertaken at shows, seminars, talks, conferences, course and exhibitions instead of a) b) or c) above, the name and brief details of the person, date of session, condition and treatment provided will be recorded
- (e) The record must include evidence of patch testing where applicable

**30 Aftercare**

For all treatments where the client is required to perform aftercare, written instructions describing that care will be given to each client by **You** on each occasion that the treatment is given

**31 Compliance with Local Authority Registration Requirements and Government Legislation**

**You** will maintain a valid registration with **Your** local authority where this is a requirement of **Your** local authority and comply with all legislation relating to the Treatment **You** perform

**32 Hair Straightening Treatments**

**You** will not use any product containing more than 0.2% formaldehyde

**Warranties applicable to Advanced Treatments (Your Certificate of Insurance will state which of the following Additional Treatments are operative)**

**You** warrant that all the Additional **Treatments** will be carried out by a trained and qualified person and in respect of

**1 Low Power Laser Therapy for Dermatological and Chiropody Treatments Only** the treatments must be carried out within a **Salon**

- (a) which retains the services of a qualified Laser Protection Adviser
- (b) where **You** provide and adhere to appropriate treatment protocols

**i. (a) Red Vein Treatment Skin Tags, Warts, Milia and Spider Naevi By Advanced Electrolysis Shortwave Diathermy, Thermo-Coagulation, Veinwave, Thermavein and V Beauty, And Red Vein Treatment And Spider Naevi By The Sterex Blend Method and Cryopen Treatment**

**You** will check that approval has been given by the client's own General Practitioner In respect of the removal of warts or moles before commencing the **Treatments**

In respect of the **Treatment** of Blood Spots and Dermatitis Papulosa Nigra **You** must hold a Sterex Advanced Certificate

- (b) **Red Vein Treatment, Skin Tags, Warts, Milia and Spider Naevi by Laser System or Intense Pulsed Light or Cryopen Treatment**  
must be carried out within a **Salon**
- (i) which retains the services of a qualified Laser Protection Adviser
  - (ii) where **You** provide and adhere to appropriate treatment protocols
  - (iii) in relation to Cryopen treatments all operatives will have trained with Cryosthetics or a trainer that has been specifically agreed by **Us**
  - (iv) Cryopen must only be used for the treatment of Skin Tags, Milia, Warts, Moles, Solar Lentigo and Cherry Angiomas

ii. **Sclerotherapy by Hypodermic Injection, Mesotherapy by Use of Injection,**

Sclerotherapy for the treatment of Thread Veins and Spider Naevi by hypodermic injection treatment will be performed in accordance with advice from the clients General Practitioner and **You** have completed an approved training course in Sclerotherapy delivered by an appropriate practitioner.

In respect of Mesotherapy **You** must be fully trained and qualified to carry out the treatment

**You** will use a new sterile needle which must be disposed of immediately into a sharps container once treatment is completed for each client

**You** warrant that treatment will not be carried out on any person under the age of 18

**We** will not be liable for any **Injury** caused by the treatment of varicose veins

iii. (a) **Intense Pulsed Light (IPL) Intense Flash Light (IFL) Variable Pulsed Light (VPL) or Light Heat Energy (LHE) and Laser Hair Removal**

**You** warrant that **Treatments** are carried out within a **Salon**

- (i) which retains the services of a qualified Laser Protection Adviser
- (ii) where **You** provide and adhere to appropriate treatment protocols

**You** warrant that **You** have completed and attained a qualification in respect of

- (i) Core of Knowledge training in respect of the use of Lasers and IPL and;
- (ii) An Artificial Optical Radiation Safety Course and;
- (iii) an Operational Training Course from the manufacturer or supplier of the equipment or an Operational Training Course provided by a professional training company designed for Laser and IPL treatments; and
- (iv) Level 3 NVQ or equivalent qualification in beauty treatments

- (b) **Low Power Laser Therapy for Dermatological and Chiropody Treatments Only** treatments must be carried out within a **Salon**

- (i) which retains the services of a qualified Laser Protection Adviser
- (ii) where **You** provide and adhere to appropriate treatment protocols

- (c) **Red Vein Treatment Skin Tags, Warts, Milia and Spider Naevi By Advanced Electrolysis Shortwave Diathermy, Thermo-Coagulation, Veinwave, Thermavein and V Beauty, And Red Vein Treatment and Spider Naevi By The Sterex Blend Method and Cryopen Treatment**

**You** will check that approval has been given by the client's own General Practitioner In respect of the removal of warts or moles before commencing the **Treatments**

In respect of the **Treatment** of Blood Spots and Dermatitis Papulosa Nigra **You** must hold a Sterex Advanced Certificate

- (d) **Red Vein Treatment, Skin Tags, Warts, Milia and Spider Naevi by Laser System or Intense Pulsed Light or Cryopen Treatment**  
must be carried out within a **Salon**

- (i) which retains the services of a qualified Laser Protection Adviser
- (ii) where **You** provide and adhere to appropriate treatment protocols
- (iii) in relation to Cryopen treatments all operatives will have trained with Cryosthetics or a trainer that has been specifically agreed by **Us**
- (iv) Cryopen must only be used for the treatment of Skin Tags, Milia, Warts, Moles, Solar Lentigo and Cherry Angiomas

- (e) **Micro Epidermal Skin Technology, Micro Dermabrasion, Skin Rejuvenation, Photo Rejuvenation and Acne Clearance by Intense Pulsed Light, Variable Pulsed Light, Light Heat Energy and Laser Systems, Inch Loss by Laser Lipo**

must be carried out within a **Salon**

- (i) which retains the services of a qualified Laser Protection Adviser
- (ii) where **You** provide and adhere to appropriate treatment protocols

**We** will not be liable for liability in respect of Smart Lipo and Tattoo Removal

5 **Micropigmentation, Dermatude, Dermapen and Meso Vytal**

**Basic Micropigmentation** treatments are defined as: Eyeliner, Eyebrow Lengthening, Eyebrow Creation & Filling, Lip Liner and Full Lip Colour, Microblading

**Advanced Micropigmentation** treatments are defined as: Areola Re-pigmentation, Scar Disfigurement, Stretch Mark Camouflage, Re-pigmentation of Vitiligo, Cleft Palate, Hair Replacement on the Hairline or Scalp

(a) **Basic Micropigmentation Procedures**

- (i) **You** have been fully trained by an authorised teacher who has issued the relevant certification to **You** to perform Eyeliner, Eyebrow Liner and Lip Liner
- (ii) **You** perform a sensitivity patch test on the client using the exact substance that is to be applied during the Micropigmentation treatment at least 24 hours before the proposed Micropigmentation treatment and will not proceed with the treatment if the results of the test are not satisfactory
- (iii) if there is an allergic reaction then **We** will not be liable for any **Treatment** carried out subsequently
- (iv) a consent form is completed and signed by the client prior to the **Treatment**
- (v) **You** will use a new sterile needle for each new **Treatment** which will be disposed of immediately afterwards into a sharps container
- (vi) **You** will not carry out treatment on any person under the age of 18



(b) **Advanced Micropigmentation Procedures**

- (i) **You** will perform a sensitivity patch test on the client using the exact substance that is to be applied during the Micropigmentation treatment at least 24 hours before the proposed Micropigmentation treatment and will not proceed with the treatment if the results of the test are not satisfactory
- (ii) if there is an allergic reaction then **We** will not be liable for any **Treatment** carried out subsequently
- (iii) a consent form is completed and signed by the client prior to the treatment
- (iv) **You** will use a new sterile needle for each new **Treatment** which will be disposed of immediately afterwards into a sharps container
- (v) **You** have been trained for Advanced Procedures by one of the following approved trainers/training schools:
  - Dawn Cragg (London)
  - Nouveau Contour Ltd
  - Specialist Make-Up Services Ltd
  - Natural Enhancements Ltd
  - Finishing Touches (SPMU) Ltd
- (vi) **You** will not carry out treatment on any person under the age of 18

(c) **Dermatude Procedures**

**You** will ensure that

- (i) a consent form is completed and signed by the client prior to the treatment
- (ii) **You** have been trained by one of the following approved trainers/training schools:
  - Dawn Cragg (London)
  - Finishing Touches (SPMU) Ltd
- (iii) **You** will not carry out treatment on any person under the age of 18

**We** will only be liable for Basic Micropigmentation **Treatments** if **You** are a trained operative in accordance with part (v) of the **Advanced Micropigmentation Procedures** warranty whereby **We** will cover **You** in respect of both Basic and Advanced Micropigmentation Treatments

The following Micropigmentation procedures are excluded:

- (a) Tattoo Removal and All other procedures

**6 Micro Epidermal Skin Technology, Micro Dermabrasion, Skin Rejuvenation, Photo Rejuvenation and Acne Clearance by Intense Pulsed Light, Variable Pulsed Light, Light Heat Energy and Laser Systems, Inch Loss by Laser Lipo**

must be carried out within a **Salon**

- (a) which retains the services of a qualified Laser Protection Adviser
- (b) where **You** provide and adhere to appropriate treatment protocols

**We** will not be liable for liability in respect of Smart Lipo and Tattoo Removal

**7 Ear Piercing of the Cartilaginous Part of the Ear**

Treatment is carried out using one of the following systems: Blomdahl Medical Ear Piercing System, Caress 2000, Coren, Inverness, Medisept, New Caflon Disposable, Perfex, Studex Ear Piercing System, Trips Sterile Guard

**8 Trichloroacetic Acid (TCA) Peels Maximum 7% TCA and 2% Salicylic Acid**

TCA (Trichloroacetic Acid) Peel treatments;

- (a) **You** will provide the client with a full and thorough consultation and obtain a signed consent form from the client
- (b) **You** will provide the client with written before and after care instructions and ensure the client signs a record card confirming that they will comply with the before and after care instructions
- (c) **You** will perform a sensitivity patch test on the client using the exact substance that is to be applied during the TCA treatment in accordance with the manufacturer's instructions 24 hours before the proposed treatment and will not proceed with the treatment if the results of the test are not satisfactory
- (d) **You** will not carry out this treatment on any person who is pregnant
- (e) **You** will not carry out this treatment on any person with sores or open cuts or wounds
- (f) **You** will not carry out this treatment on any person who has an allergy to Aspirin or anyone who is using Retinoic Acid or Retin A
- (g) the maximum concentration of Trichloroacetic Acid will not exceed 7% and Salicylic Acid will not exceed 2%
- (h) **You** will not carry out treatment on any person under the age of 18

**We** will not be liable for any **Injury** where the concentration of TCA (Trichloroacetic Acid 7% combined with Salicylic Acid 2%) exceeds these respective percentages unless otherwise agreed in writing by **Us**

**9 Cryotherapy Induced Lipolysis (Cryolipolysis) and Ultrasonic Lipo Cavitation**

Cryotherapy Induced Lipolysis (Cryolipolysis) **You** warrant that;

- (a) **You** have completed Level 3 NVQ or Equivalent for Beauty and Electrical treatments; and
- (b) **You** hold a minimum Level 2 Anatomy and Physiology Qualification; and
- (c) **You** have completed a training course provided by the Advanced Academy of Beauty for the specific treatment being provided or a training provider approved by **Us**
- (d) This Advanced **Treatment** will not be carried out on any person who has any condition which is a contra-indication to treatment
- (e) This Advanced Treatment will not be carried out on any person under the age of 18
- (f) A consent form will be completed and signed by the client prior to Treatment

Ultrasonic Lipo Cavitation **You** warrant that;

- (a) **You** have completed Level 3 NVQ or Equivalent for Beauty and Electrical treatments; and
- (b) **You** hold a minimum Level 2 Anatomy and Physiology Qualification; and
- (c) **You** have completed a manufacturers or professional training course for this treatment and are fully qualified to provide this specific treatment
- (d) this Additional **Treatment** will not be carried out on any person who has any condition which is a contra-indication to treatment
- (e) this Additional **Treatment** will not be carried out on any person under the age of 18
- (f) a consent form is completed and signed by the client prior to **Treatment**

**We** will not be liable for any liability in respect of Smart Lipo or any surgical or **Invasive** treatment

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**Micro-Needling, Dermaroller and Collagen Induction Therapy**

- (a) A local anaesthetic cream is used that is not based on nanosomes
- (b) Rollers with needles longer than 1.5mm will not be used
- (c) Each medical roller will
  - (i) only be used for one customer
  - (ii) be sterilised prior to each use
  - (iii) be discarded after 6 uses
  - (iv) sterilisation fluids used to sterilise medical rollers are replaced daily